

2005年2月期 中間 決算補足資料

FACT BOOK 2005

For the Year Ended February 20, 2005
Interim Results



イオンクレジットサービス株式会社
AEON CREDIT SERVICE CO., LTD.

2004/10/6

Prepared by the Public Relations section

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(注)

- 1: 記載数値は、すべて単位未満切り捨て表示しております。
- 2: 前期比および前年同期比のパーセント表示は、増減率を表しております。
- 3: 財務データは、日本の会計基準および関連法規に基づいて作成されたものであり、当社の英文アニュアルレポートとは異なる部分があります。

Remarks:

- 1: All fractions of numbers posted are rounded off to the nearest figure.
- 2: YOY (%) represents the growth ratio compared with the results in the same period of the previous year.
- 3: The financial figures in this report are based on Japanese Accounting Standards and accompanying laws and may vary from those presented in the English-language annual report.

将来見通しに関する注意事項

本誌の内容のうち、当社の将来的な経営戦略や営業方針、業績予測等にかかわるものは、いずれも現時点において当社が把握している情報に基づいて想定、算出されたものであり、経済動向、業界での激しい競争、市場需要、為替レート、税制や諸制度等に関わるリスクや不確実な要素を含んでいます。従って、将来、実際に公表される業績等はこれらの種々の要素によって変動する可能性があります。

Forward-Looking Statements

The content of this fact book includes information related to our future strategies, policies and financial projections, based on and calculated using currently available data. It includes elements of risk and uncertainty related to economic trends, increased industry competition, market demand, exchange rates, taxes and other regulations. As a result, actual results may materially differ from these forecasts.

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業績ハイライト Consolidated Financial Highlights

(単位:百万円 / Millions of Yen)

	2003/8		2004/2		2004/8	
	実績 Results	前年同期比 YOY (%)	実績 Results	前期比 YOY (%)	実績 Results	前年同期比 YOY (%)
取扱高 Trading volume	¥774,218	14.4%	¥1,638,610	14.5%	¥895,887	15.7%
営業収益 Operating revenue	51,907	7.5%	109,389	7.7%	58,682	13.1%
営業利益 Operating income	12,292	6.1%	30,502	14.3%	14,395	17.1%
経常利益 Ordinary income	12,343	7.6%	30,537	15.5%	14,486	17.4%
当期純利益 Net income	6,544	9.6%	16,179	15.7%	7,578	15.8%

主要な経営指標 Consolidated Key Indicators

(単位:円 / Yen)

	2003/8	2004/2	2004/8
株主資本利益率 ※1 Return on equity (ROE)	7.2%	17.0%	7.2%
総資本当期純利益率 ※2 Return on assets (ROA)	1.4%	3.6%	1.6%
株主資本比率 Shareholders' equity ratio	19.9%	21.8%	21.4%
1株当たり当期純利益 Net income per share (EPS)	¥125.10	¥308.24	¥144.88
1株当たり株主資本 Shareholders' equity per share (BPS)	¥1,795.22	¥1,943.09	¥2,604.77

※1 当期純利益 ÷ 期首・期末平均株主資本 × 100 ROE = Net income / Average total shareholders' equity at beginning and end of fiscal year × 100

※2 当期純利益 ÷ 期首・期末平均総資本 × 100 ROA = Net income / Average total assets at beginning and end of fiscal year × 100

連結対象会社 Consolidated Subsidiaries and Affiliates

国内連結子会社 Consolidated Subsidiaries (Domestic)	持分比率 Percentage of Ownership	国内持分法適用会社 Consolidated Affiliates (Domestic)	持分比率 Percentage of Ownership
NCS 興産株式会社 NCS Kosan Co., Ltd.	100.0%	ジャスベル株式会社 Jusvel Co., Ltd.	30.6%
ACS 債権管理回収株式会社 ACS Credit Management Co., Ltd.	100.0%	株式会社イオンビステー AEON Visty Co., Ltd.	28.6%
ACS ファイナンス株式会社 ACS Finance Co., Ltd.	100.0%		

海外連結子会社 Consolidated Subsidiaries (Overseas)	持分比率 Percentage of Ownership		持分比率 Percentage of Ownership
AEON CREDIT SERVICE (ASIA) CO., LTD. ※1	51.9%	AEON CREDIT SERVICE (TAIWAN) CO., LTD.	96.2%
AEON THANA SINSAP (THAILAND) PLC. ※2	44.5%	AEON CREDIT CARD (TAIWAN) CO., LTD.	90.4%
ACS CAPITAL CORPORATION LTD.	49.1%	AEON INFORMATION SERVICE (SHENZHEN) CO., LTD.	76.0%
AEON CREDIT SERVICE (M) SDN. BHD.	41.0%		

※1 AEON CREDIT SERVICE (ASIA) CO., LTD.は、香港証券取引所に上場しております。(証券コード 900)

The shares of AEON CREDIT SERVICE (ASIA) CO., LTD., are listed on the Stock Exchange of Hong Kong. (Securities Code: 900)

※2 AEON THANA SINSAP (THAILAND) PLC.は、タイ証券取引所に上場しております。(証券コード AEONTS)

The shares of AEON THANA SINSAP (THAILAND) PLC. are listed on the Stock Exchange of Thailand. (Securities Code: AEONTS)

主な連結子会社の営業収益 Operating Revenue of Major Consolidated Subsidiaries

国内連結子会社 Domestic Subsidiaries

(単位: 百万円 / Millions of Yen)

	2003/8		2004/2		2004/8	
	実績 Results	前年同期比 YOY(%)	実績 Results	前期比 YOY(%)	実績 Results	前年同期比 YOY(%)
NCS 興産株式会社(保険代理店) NCS KOSAN CO., LTD. (Insurance agency)	¥434	14.3%	¥933	21.2%	¥528	21.6%
ACS 債権管理回収株式会社(サービサー) ACS Credit Management Co., Ltd. (Collection servicer)	379	23.3%	816	22.7%	443	16.9%

海外連結子会社 Overseas Subsidiaries

(単位: 百万円 / Millions of Yen)

AEON CREDIT SERVICE (ASIA) CO., LTD. (香港 Hong Kong)		2003/8		2004/2		2004/8	
		実績 Results	前年同期比 YOY(%)	実績 Results	前年同期比 YOY(%)	実績 Results	前年同期比 YOY(%)
Operating revenue	(百万香港ドル、Millions of HK\$)	394	△4.9%	847	△12.3%	406	2.9%
	(百万円、Millions of Yen)	¥6,012	—	¥12,461	—	¥5,687	—
	為替レート Avg. exchange rate	1HK\$ = ¥15.25		1HK\$ = ¥14.71		1HK\$ = ¥14.00	

AEON THANA SINSAP (THAILAND) PLC. (タイ Thailand)		2003/8		2004/2		2004/8	
		実績 Results	前年同期比 YOY(%)	実績 Results	前期比 YOY(%)	実績 Results	前年同期比 YOY(%)
Operating revenue	(百万タイバツ、Millions of Baht)	1,945	21.4%	4,053	12.7%	2,254	15.9%
	(百万円、Millions of Yen)	¥5,487	—	¥11,308	—	¥6,108	—
	為替レート Avg. exchange rate	1Baht = ¥2.82		1Baht = ¥2.79		1Baht = ¥2.71	

AEON CREDIT SERVICE (M) SDN. BHD. (マレーシア Malaysia)		2003/8		2004/2		2004/8	
		実績 Results	前年同期比 YOY(%)	実績 Results	前期比 YOY(%)	実績 Results	前年同期比 YOY(%)
Operating revenue	(百万マレーシアリングギット、Millions of RM)	16	5.1%	34	6.9%	22	32.3%
	(百万円、Millions of Yen)	¥521	—	¥1,047	—	¥633	—
	為替レート Avg. exchange rate	1RM = ¥31.29		1RM = ¥30.13		1RM = ¥28.71	

AEON CREDIT SERVICE (TAIWAN) CO.,LTD. (台湾 Taiwan)		2003/8		2004/2		2004/8	
		実績 Results	前期比 YOY(%)	実績 Results	前期比 YOY(%)	実績 Results	前期比 YOY(%)
Operating revenue	(百万台湾ドル、Millions of NT\$)	20	7.0%	41	△ 1.1%	19	△ 5.6%
	(百万円、Millions of Yen)	¥72	—	¥139	—	¥64	—
	為替レート Avg. exchange rate	1NT \$ = ¥3.44		1NT \$ = ¥3.34		1NT \$ = ¥3.26	

AEON INFORMATION SERVICE(SHENZHEN)CO.,LTD. (中国 深圳 Shenzhen)		2003/8		2004/2		2004/8	
		実績 Results	前年同期比 YOY(%)	実績 Results	前期比 YOY(%)	実績 Results	前年同期比 YOY(%)
Operating revenue	(百万人民元、Millions of RMB)	4	15.6%	10	21.9%	6	26.7%
	(百万円、Millions of Yen)	¥70	—	¥150	—	¥82	—
	為替レート Avg. exchange rate	1RMB = ¥14.31		1RMB = ¥13.78		1RMB = ¥13.11	

連結財務諸表資料 Consolidated Financial Data

取扱高内訳 Trading Volume

(単位:百万円 / Millions of Yen)

	2003/8			2004/2			2004/8		
	実績 Results	前年同期比 YOY(%)	構成比 % of Total	実績 Results	前期比 YOY(%)	構成比 % of Total	実績 Results	前年同期比 YOY(%)	構成比 % of Total
カードショッピング Credit card shopping	¥429,629	25.5%	55.5%	¥928,364	22.9%	56.7%	¥520,543	21.2%	58.1%
融資計 Total loans	210,976	12.5%	27.3%	445,605	16.7%	27.2%	247,449	17.3%	27.6%
カードキャッシング Cash advances	195,310	11.8%	25.2%	411,999	15.8%	25.1%	226,990	16.2%	25.3%
その他融資 Other loans	15,665	22.9%	2.0%	33,606	28.1%	2.1%	20,458	30.6%	2.3%
融資代行 Service fees	109,542	△8.5%	14.1%	213,104	△10.9%	13.0%	99,002	△9.6%	11.1%
個品あっせん Hire purchase	21,337	△14.5%	2.7%	45,579	△9.2%	2.8%	25,282	18.5%	2.8%
その他 Other	2,733	27.1%	0.4%	5,956	31.9%	0.3%	3,609	32.1%	0.4%
取扱高合計 Total trading volume	774,218	14.4%	100.0%	1,638,610	14.5%	100.0%	895,887	15.7%	100.0%

営業収益内訳 Operating Revenue

(単位:百万円 / Millions of Yen)

	2003/8			2004/2			2004/8		
	実績 Results	前年同期比 YOY(%)	構成比 % of Total	実績 Results	前期比 YOY(%)	構成比 % of Total	実績 Results	前年同期比 YOY(%)	構成比 % of Total
カードショッピング Credit card shopping	¥9,726	7.5%	18.7%	¥21,005	14.1%	19.2%	¥11,808	21.4%	20.1%
融資計 Total loans	34,993	8.8%	67.4%	72,958	9.4%	66.7%	40,507	15.8%	69.1%
カードキャッシング Cash advances	32,015	7.3%	61.7%	66,548	7.8%	60.8%	36,588	14.3%	62.4%
その他融資 Other loans	2,978	28.8%	5.7%	6,409	30.0%	5.9%	3,918	31.6%	6.7%
融資代行 Service fees	1,623	△8.1%	3.1%	3,128	△11.3%	2.9%	1,414	△12.9%	2.4%
個品あっせん Hire purchase	3,330	6.3%	6.4%	6,422	△3.6%	5.9%	2,812	△15.5%	4.8%
その他 Other	2,211	7.9%	4.3%	5,843	△4.4%	5.3%	2,133	△3.5%	3.6%
金融収益 Financial income	21	△81.1%	0.1%	30	△80.2%	0.0%	5	△71.8%	0.0%
営業収益合計 Total operating revenue	51,907	7.5%	100.0%	109,389	7.7%	100.0%	58,682	13.1%	100.0%

営業債権内訳 Finance Receivables

(単位: 百万円 / Millions of Yen)

	2003/8			2004/2			2004/8		
	実績 Results	前年同期比 YOY(%)	増減 Change	実績 Results	前期比 YOY(%)	増減 Change	実績 Results	前年同期比 YOY(%)	増減 Change
カードショッピング※1 Credit card shopping	¥124,704	27.1%	26,622	¥97,970	△9.4%	△10,130	※2 ¥110,935	△11.0%	△13,769
個品あっせん※1 Hire purchase	24,899	△4.8%	△1,244	19,832	△26.7%	△7,211	22,444	△9.9%	△2,455
割賦売掛金合計 Total installments receivable	149,603	20.4%	25,378	117,803	△12.8%	△17,341	133,380	△10.8%	△16,223
カードキャッシング※1 Cash advances	259,426	9.7%	22,841	273,706	12.6%	30,587	290,861	12.1%	31,435
その他融資 Other loans	26,233	26.1%	5,434	30,586	31.9%	7,392	35,125	33.9%	8,892
営業貸付金合計 Total loans receivable	285,659	11.0%	28,274	304,293	14.3%	37,980	325,987	14.1%	40,328
営業債権合計 Total finance receivables	435,263	14.1%	53,653	422,096	5.1%	20,638	459,367	5.5%	24,104

※1 債権流動化実施後の数値を記載しております。

Figures represent amounts after securitization of receivables.

※2 当期はカードショッピング債権を 54,347 百万円流動化しております。

During the year ended February 20, 2005, ¥54,347 million of credit card shopping receivables were securitized.

(債権流動化分を含む営業債権残高)

(Finance Receivables Including Securitized Receivables)

(単位: 百万円 / Millions of Yen)

	2003/8			2004/2			2004/8		
	実績 Results	前年同期比 YOY(%)	増減 Change	実績 Results	前期比 YOY(%)	増減 Change	実績 Results	前年同期比 YOY(%)	増減 Change
割賦売掛金合計 Total installments receivable	¥163,318	18.0%	24,917	¥179,039	13.5%	21,345	¥205,433	25.8%	42,115
営業貸付金合計 Total loans receivable	291,917	13.4%	34,532	322,208	21.0%	55,896	344,046	17.9%	52,129
営業債権合計 Total finance receivables	455,235	15.0%	59,449	501,247	18.2%	77,241	549,479	20.7%	94,244

販売費及び一般管理費内訳 Selling, General and Administrative Expenses

(単位: 百万円 / Millions of Yen)

	2003/8			2004/2			2004/8		
	実績 Results	前年同期比 YOY(%)	構成比 % of Total	実績 Results	前期比 YOY(%)	構成比 % of Total	実績 Results	前年同期比 YOY(%)	構成比 % of Total
広告宣伝費 Advertising and promotion	¥3,354	11.4%	9.2%	¥6,445	20.5%	8.9%	¥4,304	28.4%	10.4%
貸倒関連費 Allowance for credit losses	11,921	33.9%	32.8%	23,458	14.2%	32.3%	13,696	14.9%	33.1%
人件費 Salaries and fringe benefits	6,261	△3.4%	17.2%	12,565	△0.9%	17.3%	6,793	8.5%	16.4%
管理費 Administrative expenses	10,029	2.0%	27.6%	18,552	7.0%	25.5%	11,812	17.8%	28.6%
設備費 Equipment expenses	3,593	△1.1%	9.9%	9,399	△2.6%	12.9%	3,467	△3.5%	8.4%
一般費 General expenses	1,224	△7.9%	3.3%	2,291	△4.9%	3.1%	1,293	5.7%	3.1%
販管費合計 SG&A expenses	36,384	9.6%	100.0%	72,713	7.0%	100.0%	41,369	13.7%	100.0%

金融費用 Financial Expenses

(単位: 百万円 / Millions of Yen)

	2003/8		2004/2		2004/8	
	実績 Results	前年同期比 YOY (%)	実績 Results	前期比 YOY (%)	実績 Results	前年同期比 YOY (%)
支払利息 Interest paid	¥3,144	△7.0%	¥6,051	△10.6%	¥2,833	△9.9%
その他 Other	85	△24.8%	122	△4.7%	84	△1.4%
金融費用計 Total financial expenses	3,230	△7.6%	6,173	△10.4%	2,918	△9.7%

	2003/8	2004/2	2004/8
期中平均調達コスト Average funding cost			
日本 Japan	1.17%	1.10%	0.95%
香港 Hong Kong	5.43%	4.94%	3.80%
タイ Thailand	4.04%	3.93%	3.64%
マレーシア Malaysia	4.39%	4.39%	4.43%
台湾 Taiwan	1.75%	1.75%	1.68%

有利子負債内訳 Interest-Bearing Debt

(単位: 百万円 / Millions of Yen)

	2003/8			2004/2			2004/8		
	実績 Results	前年同期比 YOY (%)	増減 Change	実績 Results	前期比 YOY (%)	増減 Change	実績 Results	前年同期比 YOY (%)	増減 Change
短期借入金 Short-term borrowings	¥23,884	△7.3%	△1,887	¥21,892	△2.6%	△579	¥20,111	△15.8%	△3,772
コマーシャルペーパー Commercial paper	23,000	△30.3%	△10,000	8,000	△69.2%	△18,000	—	—	△23,000
社債 Corporate bonds	52,860	23.4%	10,040	52,740	23.3%	9,970	62,640	18.5%	9,780
内1年以内返済予定 Paid off within a year	—	—	—	—	—	—	2,640	—	—
長期借入金 Long-term borrowings(LTB)	212,430	18.9%	33,788	203,552	1.6%	3,133	239,428	12.7%	26,997
内1年以内返済予定 Paid off within a year	58,553	78.1%	25,670	33,460	△29.1%	△13,759	38,726	△33.9%	△19,827
有利子負債計 Total interest-bearing debt	312,174	11.4%	31,940	286,184	△1.9%	△5,477	322,179	3.2%	10,005

債権流動化 ABS & ABCP	19,974	40.9%	5,798	75,675	235.6%	53,126	85,764	329.4%	65,790
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1年以上長期借入比率 LTB/Total borrowings		68.0%			68.8%			70.2%
直接調達比率 Direct financing ratio		31.6%			40.3%			40.2%

※上記比率は債権流動化を有利子負債に含んでおります

※The figures shown in "LTB/Total borrowings" and the direct financing ratio were calculated taking into consideration ABS & ABCP.

貸倒引当、貸倒損失 Allowance for Possible Credit Losses

(単位:百万円 / Millions of Yen)

	2003/8		2004/2		2004/8	
	実績 Results	前年同期比 YOY(%)	実績 Results	前期比 YOY(%)	実績 Results	前年同期比 YOY(%)
①期首貸倒引当金 Balance, beginning of year	¥12,203	34.2%	¥12,203	34.2%	¥14,467	18.6%
②貸倒関連費 Allowance for possible credit losses	11,921	33.9%	23,458	14.2%	13,696	14.9%
③貸倒償却総額 Written-off amount	9,989	27.4%	21,194	21.6%	10,757	7.7%
期末貸倒引当金 Balance, end of year ①+②-③	14,134	39.2%	14,467	18.6%	17,406	23.1%
期末貸倒引当金 / 営業債権残高比 Year-end balance/Total finance receivables	3.25%	—	3.43%	—	3.79%	—
流動化債権を含んだ場合 If including ABS & ABCP	3.15%	—	2.89%	—	3.17%	—
期末償却総額 / 営業債権残高比 Written-off amount/ Total finance receivables	2.30%	—	5.02%	—	2.34%	—
流動化債権を含んだ場合 If including ABS & ABCP	2.23%	—	4.23%	—	1.96%	—

※各項目内の為替換算は、決算期ごとのレートで換算しておりますので、為替の影響を含む金額となります。

Each figure shown above includes the foreign exchange difference as of the transaction of monetary assets.

単独決算報告 Non-Consolidated Financial Summary

単独決算概要 Overview

業績ハイライト Non-Consolidated Financial Highlights

(単位:百万円 / Millions of Yen)

	2003/8		2004/2		2004/8	
	実績 Results	前年同期比 YOY(%)	実績 Results	前期比 YOY(%)	実績 Results	前年同期比 YOY(%)
取扱高 Trading volume	¥705,012	16.2%	¥1,487,899	15.3%	¥806,864	14.4%
営業収益 Operating revenue	39,185	10.2%	83,090	12.6%	45,299	15.6%
営業利益 Operating income	10,209	6.8%	25,533	12.5%	11,519	12.8%
経常利益 Ordinary income	10,632	7.6%	26,141	12.4%	11,988	12.8%
当期純利益 Net income	6,109	9.5%	14,870	12.1%	6,881	12.6%

主要な経営指標 Non-Consolidated Key Indicators

(単位:円 / Yen)

	2003/8	2004/2	2004/8
株主資本利益率 ※1 Return on equity (ROE)	7.5%	17.3%	7.2%
総資本当期純利益率 ※2 Return on assets (ROA)	1.7%	4.0%	1.7%
株主資本比率 Shareholders' equity ratio	21.9%	24.2%	23.7%
1株当たり当期純利益 Net income per share (EPS)	¥116.78	¥283.39	¥131.56
1株当たり株主資本 Shareholders' equity per share (BPS)	¥1,613.70	¥1,762.92	¥1,868.92

※1 当期純利益 ÷ 期首・期末平均株主資本 × 100 ROE = Net income / Average total shareholders' equity at beginning and end of fiscal year × 100

※2 当期純利益 ÷ 期首・期末平均総資本 × 100 ROA = Net income / Average total assets at beginning and end of fiscal year × 100

株式分割の状況 Stock Split Review

分割日	株式分割
Stock Split Date	Stock Split Ratio
Apr. 10, 1995	1 : 1.1
Apr. 10, 1996	1 : 1.1
Apr. 10, 1997	1 : 1.2
Feb. 17, 1998	1 : 1.2
Apr. 8, 1999	1 : 1.1
Feb. 10, 2000	1 : 2.0
Apr. 10, 2003	1 : 1.1

単体財務諸表資料 Non-Consolidated Financial Data

取扱高内訳 Trading Volume

(単位: 百万円 / Millions of Yen)

	2003/8			2004/2			2004/8		
	実績 Results	前年同期比 YOY(%)	構成比 % of Total	実績 Results	前期比 YOY(%)	構成比 % of Total	実績 Results	前年同期比 YOY(%)	構成比 % of Total
カードショッピング Credit card shopping	¥415,280	26.3%	58.9%	¥895,868	23.3%	60.2%	¥500,818	20.6%	62.1%
融資計 Total loans	179,980	13.8%	25.5%	378,509	16.6%	25.5%	206,886	14.9%	25.6%
カードキャッシング Cash advances	176,568	13.7%	25.0%	371,150	16.5%	25.0%	201,481	14.1%	25.0%
その他融資 Other loans	3,411	15.9%	0.5%	7,359	19.8%	0.5%	5,404	58.4%	0.6%
融資代行 Service fees	109,542	△8.5%	15.6%	213,104	△10.9%	14.3%	99,002	△9.6%	12.3%
個品あっせん Hire purchase	187	△24.3%	0.0%	337	△21.6%	0.0%	139	△25.5%	0.0%
その他 Other	21	△4.5%	0.0%	39	△7.1%	0.0%	17	△17.6%	0.0%
取扱高合計 Total trading volume	705,012	16.2%	100.0%	1,487,899	15.3%	100.0%	806,864	14.4%	100.0%

営業収益内訳 Operating Revenue

(単位: 百万円 / Millions of Yen)

	2003/8			2004/2			2004/8		
	実績 Results	前年同期比 YOY(%)	構成比 % of Total	実績 Results	前期比 YOY(%)	構成比 % of Total	実績 Results	前年同期比 YOY(%)	構成比 % of Total
カードショッピング Credit card shopping	¥8,414	8.8%	21.5%	¥18,107	15.2%	21.8%	¥10,280	22.2%	22.7%
加盟店収益 Revenue from affiliated merchants	7,141	5.9%	18.2%	15,390	13.6%	18.5%	8,604	20.5%	19.0%
リボ・分割払い残高収益 Revenue from revolving credit	1,230	26.6%	3.2%	2,614	24.3%	3.2%	1,618	31.5%	3.6%
その他収益 Other revenue	44	93.8%	0.1%	102	54.8%	0.1%	57	31.4%	0.1%
融資計 Total loans	27,758	12.0%	70.8%	58,061	11.9%	69.9%	32,511	17.1%	71.8%
カードキャッシング Cash advances	26,900	11.7%	68.6%	56,374	11.7%	67.8%	31,657	17.7%	69.9%
その他融資 Other loans	857	23.5%	2.2%	1,686	16.4%	2.1%	853	△0.5%	1.9%
融資代行 Service fees	1,627	△8.1%	4.2%	3,137	△11.2%	3.8%	1,419	△12.8%	3.1%
個品あっせん Hire purchase	15	△70.0%	0.0%	26	△60.5%	0.0%	9	△36.7%	0.0%
その他 Other	1,369	11.9%	3.5%	3,756	46.3%	4.5%	1,078	△21.2%	2.4%
金融収益 Financial income	0	△87.6%	0.0%	0	△79.3%	0.0%	0	△46.8%	0.0%
営業収益合計 Total operating revenue	39,185	10.2%	100.0%	83,090	12.6%	100.0%	45,299	15.6%	100.0%

営業債権内訳 Finance Receivables

(単位:百万円 / Millions of Yen)

	2003/8			2004/2			2004/8		
	実績 Results	前年同期比 YOY(%)	増減 Change	実績 Results	前期比 YOY(%)	増減 Change	実績 Results	前年同期比 YOY(%)	増減 Change
カードショッピング※1 Credit card shopping	¥111,956	30.6%	26,241	¥84,667	△12.2%	△11,758	※2 ¥96,580	△13.7%	△15,376
内りボ・分割払い残高 Revolving payment card shopping	24,302	25.0%	4,864	29,503	28.6%	6,567	34,092	40.3%	9,790
個品あつせん Hire purchase	253	△39.6%	△166	215	△40.8%	△148	189	△25.3%	△64
割賦売掛金合計 Total installment receivables	112,209	30.3%	26,074	84,882	△12.3%	△11,907	96,769	△13.8%	△15,439
カードキャッシング※1 Cash advances	230,122	13.1%	26,651	244,942	14.1%	30,182	259,488	12.8%	29,366
その他融資 Other loans	11,227	8.1%	844	12,222	13.5%	1,455	14,172	26.2%	2,945
営業貸付金計 Total loans receivable	241,349	12.9%	27,494	257,164	14.0%	31,637	273,660	13.4%	32,311
営業債権合計 Total finance receivables	353,559	17.9%	53,569	342,046	6.1%	19,730	370,429	4.7%	16,870

※1 債権流動化実施後の数値を記載しております。

Figures represent amounts after securitization of receivables.

※2 当期はカードショッピング債権を 54,347 百万円流動化しております。

During the year ended February 20, 2005, ¥54,347million of credit card shopping receivables were securitized.

(債権流動化分を含む営業債権残高)

(Finance Receivables Including Securitized Receivables)

(単位:百万円 / Millions of Yen)

	2003/8			2004/2			2004/8		
	実績 Results	前年同期比 YOY(%)	増減 Change	実績 Results	前期比 YOY(%)	増減 Change	実績 Results	前年同期比 YOY(%)	増減 Change
割賦売掛金合計 Total installments receivable	123,045	22.7%	22,734	138,332	25.7%	28,243	161,117	30.9%	38,072
営業貸付金合計 Total loans receivable	241,349	12.9%	27,494	267,164	18.5%	41,637	283,660	17.5%	42,311
営業債権合計 Total finance receivables	364,394	16.0%	50,228	405,496	20.8%	69,880	444,778	22.1%	80,384

販売費及び一般管理費内訳 Selling, General and Administrative Expenses

(単位:百万円 / Millions of Yen)

	2003/8			2004/2			2004/8		
	実績 Results	前年同期比 YOY(%)	構成比 % of Total	実績 Results	前期比 YOY(%)	構成比 % of Total	実績 Results	前年同期比 YOY(%)	構成比 % of Total
広告宣伝費 Advertising and promotion	¥3,071	16.1%	11.2%	¥5,718	22.9%	10.5%	¥3,890	26.7%	12.1%
貸倒関連費 Allowance for credit losses	7,716	46.0%	28.1%	15,070	38.4%	27.6%	9,941	28.8%	30.8%
人件費 Salaries and fringe benefits	4,667	△3.7%	17.0%	9,272	△1.4%	17.0%	5,034	7.9%	15.6%
管理費 Administrative expenses	7,980	5.3%	29.1%	16,573	9.6%	30.4%	9,076	18.3%	28.2%
設備費 Equipment expenses	3,032	△1.2%	11.0%	6,056	△1.0%	11.1%	3,327	9.7%	10.3%
一般費 General expenses	973	△3.2%	3.5%	1,847	1.5%	3.4%	970	△0.3%	3.0%
販管費合計 SG&A expenses	27,442	12.3%	100.0%	54,536	13.6%	100.0%	32,241	17.5%	100.0%

金融費用 Financial Expenses

(単位: 百万円 / Millions of Yen)

	2003/8		2004/2		2004/8	
	実績 Results	前年同期比 YOY(%)	実績 Results	前期比 YOY(%)	実績 Results	前年同期比 YOY(%)
支払利息 Interest paid	¥1,453	△0.9%	¥2,908	△2.3%	¥1,457	0.3%
その他 Other	80	△24.5%	113	0%	81	0.8%
金融費用合計 Total financial expenses	1,534	△2.5%	3,021	△2.3%	1,538	0.3%
期中平均調達コスト Average funding cost	1.17%	—	1.10%	—	0.95%	—

有利子負債内訳 Interest-Bearing Debt

(単位: 百万円 / Millions of Yen)

	2003/8			2004/2			2004/8		
	実績 Results	前年同期比 YOY(%)	増減 Change	実績 Results	前期比 YOY(%)	増減 Change	実績 Results	前年同期比 YOY(%)	増減 Change
短期借入金 Short-term borrowings	¥6,083	55.0%	2,159	¥5,860	10.2%	544	¥6,601	8.5%	517
コマーシャルペーパー Commercial paper	23,000	△30.3%	△10,000	8,000	△69.2%	△18,000	—	—	△23,000
社債 Long-term bonds	50,000	25.0%	10,000	50,000	25.0%	10,000	60,000	20.0%	10,000
長期借入金 Long-term borrowings (LTB)	170,900	23.7%	32,770	162,200	3.5%	5,500	189,600	10.9%	18,700
内 1 年以内返済予定 Paid off within a year	42,700	60.9%	16,170	17,700	△50.1%	△17,800	26,300	△38.4%	△16,400
有利子負債合計 Total interest-bearing debt	249,983	16.2%	34,929	226,060	△0.9%	△1,956	256,201	2.5%	6,217
債権流動化 ABS & ABCP	10,836	△23.6%	△3,340	59,974	347.6%	46,575	70,000	546.0%	59,164

1 年以上長期借入比率 ※ LTB/Total borrowings	72.2%	71.5%	71.5%
直接調達比率 ※ Direct financing ratio	32.1%	41.2%	39.9%

※上記比率は債権流動化を有利子負債に含んでおります

※The figures shown in "LTB/Total borrowings" and the direct financing ratio were calculated taking into consideration ABS & ABCP.

格付 Ratings from	日本格付研究所 Japan Credit Rating Agency, Ltd.	A+
	格付投資情報センター Rating and Investment Information, Inc.	A

貸倒引当、貸倒損失 Allowance for Possible Credit Losses

(単位:百万円 / Millions of Yen)

	2003/8		2004/2		2004/8	
	実績 Results	前年同期比 YOY (%)	実績 Results	前期比 YOY (%)	実績 Results	前年同期比 YOY (%)
①期首貸倒引当金 Balance, beginning of year	¥7,500	18.7%	¥7,500	18.7%	¥10,584	41.1%
②貸倒関連費 Allowance for credit losses	7,716	46.0%	15,070	38.4%	9,941	28.8%
③貸倒償却総額 Written-off amount	6,071	20.9%	11,986	23.5%	7,211	18.8%
期末貸倒引当金 Balance, end of year ①+②-③	9,145	39.0%	10,584	41.1%	13,314	45.6%
貸倒取扱高比 Written-off amount/ Total trading volume	0.86%	—	0.81%	—	0.89%	—
期末貸倒引当金 / 営業債権残高比 Year-end balance/ Total finance receivables	2.59%	—	3.09%	—	3.60%	—
流動化債権を含んだ場合 If including ABS & ABCP	2.51%	—	2.61%	—	2.99%	—
期末償却総額 / 営業債権残高比 Written-off amount/ Total finance receivables	1.72%	—	3.50%	—	1.95%	—
流動化債権を含んだ場合 If including ABS & ABCP	1.67%	—	2.96%	—	1.62%	—

2005年2月期の業績予測

Estimated Results for the Year Ending February 20, 2005

連結業績予測

Consolidated Estimated Results

(単位:百万円 / Millions of Yen)

	予測 Estimate	前期比 YOY (%)
取扱高 trading volume	1,877,000	14.5%
営業収益 operating revenue	122,000	11.5%
営業利益 Operating income	34,600	13.4%
経常利益 Ordinary income	34,700	13.6%
当期純利益 Net income	18,600	15.0%

単独業績予測

Non-Consolidated Estimated Results

取扱高 Trading volume

(単位:百万円 / Millions of Yen)

	予測 Estimate	前期比 YOY (%)	構成比 % of Total
カードショッピング Credit card shopping	1,065,500	18.9%	63.0%
カードキャッシング Cash advances	419,500	13.0%	24.8%
融資代行 Service fees	193,800	△ 9.1%	11.5%
その他 Other	11,200	44.0%	0.7%
取扱高合計 Total trading volume	1,690,000	13.6%	100.0%

営業収益 Operating revenue

	予測 Estimate	前期比 YOY (%)	構成比 % of Total
カードショッピング Credit card shopping	22,030	21.7%	23.3%
カードキャッシング Cash advances	65,740	16.6%	69.6%
融資代行 Service fees	2,720	△ 13.3%	2.9%
その他 Other	4,010	△11.4%	4.2%
営業収益合計 Total operating revenue	94,500	13.7%	100.0%

費用 Expenses

	予測 Estimate	前期比 YOY (%)
販売費及び一般管理費 Selling, general and administrative expenses	62,900	15.3%
金融費用 Financial expenses	3,100	2.6%
費用合計 Total expenses	66,000	14.7%

利益 Income

	予測 Estimate	前期比 YOY (%)
営業利益 Operating income	28,500	11.6%
経常利益 Ordinary income	29,200	11.7%
当期純利益 Net income	16,600	11.6%

営業状況報告 Key Operating Data

会員数の推移 Number of Cardholders

(単位:千人 / thousand)

	2003/8	2004/2	2004/8
有効会員数 ※1 Total cardholders	11,640	12,100	12,470
稼働会員数 ※2 Active cardholders	6,050	6,400	6,780
年間稼働率 ※3 (%) Card-use rate (%)	54.5%	54.7%	56.2%

※1 有効会員数とは実際にカードを保有している会員数です。一人で複数枚保有する会員は、一人として算出しております。

"Total cardholders" counts each cardholder only once, even when an individual holds more than one card.

※2 稼働会員数とは有効会員数の内、1年間に1回以上カードを利用した会員数です。

"Active cardholders" means the number of cardholders who have used their card at least once within the previous 12 months.

※3 年間稼働率=稼働会員数÷期首・期末平均有効会員数×100

Card-use rates = Total cardholders / Average total active cardholders at beginning and end of fiscal year × 100

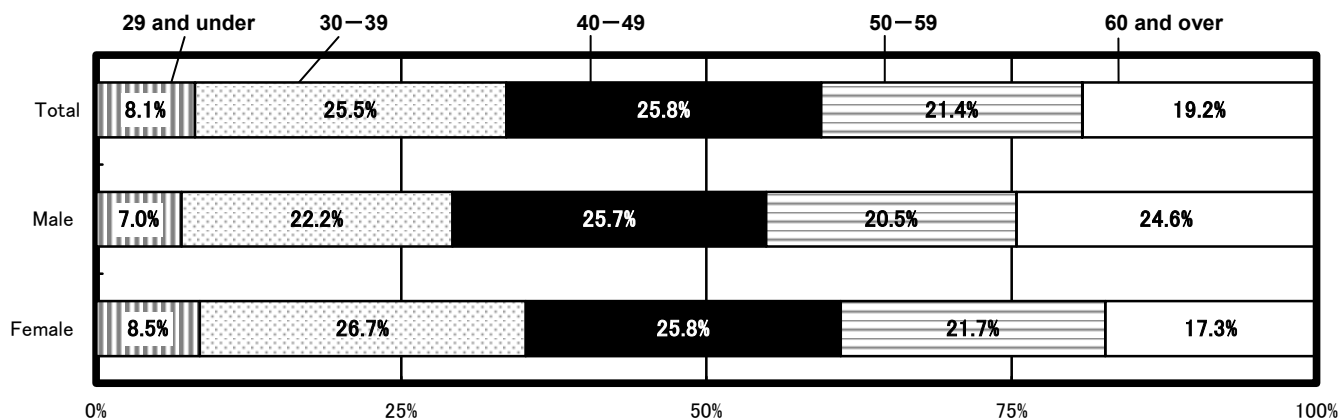
会員属性 Cardholder Characteristics

一 男女別構成比 Cardholders by Gender

2004年8月20日時点 At August 20, 2004

男女別構成比 Cardholders by Gender (%)	
男性 Male	26.2%
女性 Female	73.8%

一 年齢別構成比 Cardholders by Age



2004年8月20日時点 At August 20, 2004

	年齢別構成比: 全体 Total Cardholders by Age	年齢別構成比: 男性 Male Cardholders by Age	年齢別構成比: 女性 Female Cardholders by Age
29 and under	8.1%	7.0%	8.5%
30-39	25.5%	22.2%	26.7%
40-49	25.8%	25.7%	25.8%
50-59	21.4%	20.5%	21.7%
60 and over	19.2%	24.6%	17.3%
Total	100.0%	100.0%	100.0%

CD・ATM ネットワークの状況

Cash Dispenser (CD) and Automatic Teller Machine (ATM) Network

(単位:台 / Number of Machines)

<連結> <Consolidated>	2003/8	2004/2	2004/8
自社 CD Self-owned CDs	1,990	2,022	2,028
日本 Japan	1,511	1,518	1,523
香港 Hong Kong	265	269	262
タイ Thailand	214	235	243
提携 CD・ATM Others ※	129,000	131,000	131,000

※当社カード会員の融資利用可能な提携先の CD 機及び ATM の台数

※ATMs and CDs available for our cardholders at other financial institutions

加盟店数の推移 Number of Affiliated Merchants

(単位:店 / Number of Merchants)

<単独> <Non-consolidated>	2003/8	2004/2	2004/8
加盟店数 ※ Total number of affiliated merchants	382,000	405,000	427,000

※他に保険代理店 305,000 店でのご利用ができます。

Besides at the above merchants, customers can make payments at 305,000 insurance agencies.

連結貸借対照表 Consolidated Balance Sheets

(単位: 百万円 / Millions of Yen)

	2003/8		2004/2		2004/8	
	実績 Results	前年同期比 YOY (%)	実績 Results	前期比 YOY (%)	実績 Results	前年同期比 YOY (%)
流動資産 Current assets	¥453,723	12.9%	¥446,820	5.6%	¥484,147	6.7%
現金及び預金 Cash and cash equivalents	13,700	△3.3%	15,999	△3.6%	17,223	25.7%
割賦売掛金計 Credit card and hire purchase total	149,603	20.4%	117,803	△12.8%	133,380	△10.8%
営業貸付金計 Credit card and other loans total	285,659	11.0%	304,293	14.3%	325,987	14.1%
その他 Other current assets	18,894	17.3%	23,188	34.4%	24,961	32.1%
期末貸倒引当金 Allowance for possible credit losses	△14,134	39.2%	△14,467	18.6%	△17,406	23.1%
固定資産 Non-current assets	19,133	3.6%	18,898	3.3%	20,843	8.9%
有形固定資産 Property and equipment	6,418	△15.9%	5,454	△29.9%	5,068	△21.0%
無形固定資産 Intangible assets	2,642	17.4%	2,588	16.5%	3,713	40.5%
投資その他資産 Investments, other non-current assets	10,072	17.2%	10,855	30.8%	12,060	19.7%
資産合計 Total assets	¥472,857	12.5%	¥465,719	5.5%	¥504,990	6.8%
流動負債 Current liabilities	¥160,317	15.5%	¥128,936	△11.9%	¥123,470	△23.0%
買掛金 Accounts payable	40,293	19.9%	48,529	30.7%	42,956	6.6%
短期借入金 Short-term borrowings	23,884	△7.3%	21,892	△2.6%	20,111	△15.8%
1年以内返済予定長期借入金 Long-term borrowings paid off within a year	58,553	78.1%	33,460	△29.1%	38,726	△33.9%
1年以内返済予定社債	—	—	—	—	2,640	—
コマーシャルペーパー Commercial paper	23,000	△30.3%	8,000	△69.2%	—	—
その他 Other current liabilities	14,585	7.6%	17,052	26.7%	19,035	30.5%
固定負債 Non-current liabilities	208,407	9.6%	224,900	14.1%	262,575	26.0%
社債 Long-term bonds	52,860	23.4%	52,740	23.3%	60,000	13.5%
長期借入金 Long-term borrowings	153,876	5.6%	170,092	11.0%	200,701	30.4%
その他 Other non-current liabilities	1,671	3.1%	2,066	82.0%	1,873	12.1%
負債合計 Total liabilities	368,725	12.1%	353,836	3.0%	386,046	4.7%
少数株主持分 Minority interests	10,222	6.6%	10,188	4.7%	10,940	7.0%
資本金 Capital stock	15,466	0.0%	15,466	0.0%	15,466	0.0%
資本剰余金 Additional paid-in capital	17,046	0.0%	17,046	0.0%	17,048	0.0%
利益剰余金 Retained earnings	59,136	25.1%	67,463	24.8%	73,156	23.7%
その他有価証券評価差額 Net unrealized gains on available-for-sale securities (net of applicable income taxes)	2,243	25.1%	2,709	59.3%	3,271	45.8%
為替換算調整勘定 Foreign currency translation	61	41.9%	△936	—	△876	—
自己株式 Treasury stock	△45	400.0%	△55	252.8%	△62	37.8%
資本合計 Total stockholders' equity	93,908	15.1%	101,694	15.2%	108,003	15.0%
負債及び少数株主持分、資本合計 Total liabilities, minority interests and stockholders' equity	¥472,857	12.5%	¥465,719	5.5%	¥504,990	6.8%

連結損益計算書 Consolidated Statements of Income

(単位: 百万円 / Millions of Yen)

	2003/8		2004/2		2004/8	
	実績 Results	前年同期比 YOY (%)	実績 Results	前期比 YOY (%)	実績 Results	前年同期比 YOY (%)
営業収益 Operating revenue	¥51,907	7.5%	¥109,389	7.7%	¥58,682	13.1%
総合あっせん収益 Credit card shopping	9,726	7.5%	21,005	14.1%	11,808	21.4%
個品あっせん収益 Hire purchase	3,330	6.3%	6,422	△3.6%	2,812	△15.6%
融資収益 Income from direct cash loans	34,993	8.8%	72,958	9.4%	40,507	15.8%
融資代行収益 Income from service fees	1,623	△8.1%	3,128	△11.3%	1,414	△12.9%
その他の収益 Other income	2,211	7.9%	5,843	△4.4%	2,133	△3.5%
金融収益 Financial income	21	△81.1%	30	△80.4%	5	△76.2%
営業費用 Operating expenses	39,614	%	78,886	5.4%	44,287	11.8%
販売費及び一般管理費 Selling, general and administrative expenses	36,384	9.6%	72,713	7.0%	41,369	13.7%
金融費用 Financial expenses	3,230	△7.6%	6,173	△10.5%	2,918	△9.7%
支払利息 Interest paid	3,144	△7.0%	6,051	△10.6%	2,792	△11.2%
その他 Other	85	△24.8%	122	△4.7%	125	47.1%
営業利益 Operating income	12,292	6.1%	30,502	14.3%	14,395	17.1%
営業外収益 Non-operating income	89	29.0%	153	45.7%	151	69.7%
受取配当金 Dividends received	41	△2.4%	55	1.9%	69	68.3%
連結調整勘定償却額 Amortization of consolidated adjustment account	8	—	17	—	8	0.0%
その他 Other	38	40.7%	80	66.7%	71	86.8%
営業外費用 Non-operating expenses	37	△80.1%	118	△66.3%	60	62.2%
持分法による投資損失 Loss on equity-method investments	6	—	—	—	—	—
その他 Other	31	△65.9%	118	24.2%	60	93.5%
経常利益 Ordinary income	12,343	7.6%	30,537	15.5%	14,486	17.4%
特別利益 Extraordinary income	—	—	108	△79.2%	—	—
ソフトウェア売却益 Gain on software retirement	—	—	108	—	—	—
特別損失 Extraordinary losses	—	—	354	△60.2%	146	—
ソフトウェア除却損 Loss on software retirement	—	—	282	△54.5%	—	—
その他 Other	—	—	71	△73.6%	146	—
税金等調整前当期純利益 Income before income taxes and other deductions	12,343	9.5%	30,292	16.2%	14,339	16.2%
法人税、住民税及び事業税 Corporate, residential and enterprise taxes	6,124	25.2%	13,349	16.9%	7,180	17.2%
法人税等調整額 Adjustment for corporate taxes and other factors	△1,074	392.7%	△1,083	129.0%	△1,470	36.9%
少数株主利益 Minority interest income	748	18.2%	1,846	62.2%	1,051	40.3%
当期純利益 Net income	¥6,544	9.6%	¥16,179	15.7%	¥7,578	15.8%

単独貸借対照表 Non-Consolidated Balance Sheets

(単位:百万円 / Millions of Yen)

	2003/8		2004/2		2004/8	
	実績 Results	前年同期比 YOY (%)	実績 Results	前期比 YOY (%)	実績 Results	前年同期比 YOY (%)
流動資産 Current assets	¥367,061	16.7%	¥361,559	7.4%	¥391,129	6.6%
現金及び預金 Cash and cash equivalents	8,005	△3.6%	11,613	30.0%	13,421	67.7%
割賦売掛金計 Credit card and hire purchase total	112,209	30.3%	84,882	△12.3%	96,769	△13.8%
営業貸付金計 Credit card and other loans total	241,349	12.9%	257,164	14.0%	273,660	13.4%
その他 Other current assets	14,642	14.5%	18,480	44.7%	20,592	40.6%
期末貸倒引当金 Allowance for possible credit losses	△9,145	39.0%	△10,584	41.1%	△13,314	45.6%
固定資産 Non-current assets	19,177	7.1%	18,904	5.1%	20,489	6.8%
有形固定資産 Property and equipment	3,766	△23.3%	3,074	△34.6%	2,758	△26.8%
無形固定資産 Intangible assets	2,011	7.5%	1,706	5.0%	2,596	29.1%
投資その他資産 Investments, other non-current assets	13,399	20.5%	14,123	21.0%	15,134	12.9%
資産合計 Total assets	¥386,238	16.2%	¥380,463	7.3%	¥411,618	6.6%
流動負債 Current liabilities	¥122,756	14.9%	92,622	△18.3%	89,331	△27.2%
買掛金 Accounts payable	38,698	21.3%	47,124	32.3%	41,422	7.0%
短期借入金 Short-term borrowings	6,083	55.0%	5,860	10.2%	6,601	8.5%
1年以内返済予定長期借入金 Long-term borrowings paid off within a year	42,700	60.9%	17,700	△50.2%	26,300	△38.4%
コマーシャルペーパー Commercial paper	23,000	△30.3%	8,000	△69.2%	—	—
その他 Other current liabilities	12,274	7.3%	13,934	27.1%	15,007	22.3%
固定負債 Non-current liabilities	179,068	17.3%	195,579	20.9%	224,527	25.4%
社債 Long-term bonds	50,000	25.0%	50,000	25.0%	60,000	20.0%
長期借入金 Long-term borrowings	128,200	14.9%	144,500	19.2%	163,300	27.4%
その他 Other non-current liabilities	868	△22.1%	1,078	74.4%	1,227	41.4%
負債合計 Total liabilities	301,825	16.3%	288,201	4.7%	313,859	4.0%
資本金 Capital stock	15,466	0.0%	15,466	0.0%	15,466	0.0%
資本剰余金 Additional paid-in capital	17,046	0.0%	17,046	0.0%	17,048	0.0%
利益剰余金 Retained earnings	49,717	28.8%	57,170	26.8%	62,175	25.1%
その他有価証券評価差額 Net unrealized gains on available-for-sale securities (net of applicable income taxes)	2,228	23.9%	2,633	54.2%	3,131	40.5%
自己株式 Treasury stock	△45	400.0%	△55	266.7%	△62	38.7%
資本合計 Total stockholders' equity	84,413	15.8%	92,261	16.4%	97,758	15.8%
負債及び少数株主持分、資本合計 Total liabilities and stockholders' equity	¥386,238	16.2%	¥380,463	7.3%	¥411,618	6.6%

単独損益計算書 Non-Consolidated Statements of Income

(単位:百万円 / Millions of Yen)

	2003/8		2004/2		2004/8	
	実績 Results	前年同期比 YOY (%)	実績 Results	前期比 YOY (%)	実績 Results	前年同期比 YOY (%)
営業収益 Operating revenue	¥39,185	10.2%	¥83,090	12.6%	¥45,299	15.6%
総合あっせん収益 Credit card shopping	8,414	8.8%	18,107	15.2%	10,280	22.2%
個品あっせん収益 Hire purchase	15	△70.0%	26	△61.2%	9	△36.7%
融資収益 Income from direct cash loans	27,758	12.0%	58,061	11.9%	32,511	17.1%
融資代行収益 Income from service fees	1,627	△8.1%	3,137	△11.3%	1,419	△12.8%
その他の収益 Other income	1,369	11.9%	3,757	46.3%	1,078	△21.2%
営業費用 Operating expenses	28,976	11.4%	57,557	12.7%	33,780	16.6%
販売費及び一般管理費 Selling, general and administrative expenses	27,442	12.3%	54,536	13.6%	32,241	17.5%
金融費用 Financial expenses	1,534	△2.5%	3,021	△2.3%	1,538	0.3%
支払利息 Interest paid	1,453	△0.9%	2,908	△2.4%	1,457	0.3%
その他 Other	80	△24.5%	113	0.0%	81	0.8%
営業利益 Operating income	10,209	6.8%	25,533	12.5%	11,519	12.8%
営業外収益 Non-operating income	455	9.9%	711	8.4%	516	13.4%
受取配当金 Dividends received	432	10.8%	663	5.9%	511	18.3%
その他 Other	22	△8.3%	47	56.7%	4	△81.8%
営業外費用 Non-operating expenses	31	△64.8%	103	13.2%	46	46.4%
固定資産除去損 Loss on retirement of fixed assets	—	—	5	△79.2%	—	—
その他 Other	31	△64.8%	96	50.0%	46	46.4%
経常利益 Ordinary income	10,632	7.6%	26,141	12.4%	11,988	12.8%
特別損失 Extraordinary losses	—	—	320	△60.9%	146	—
ソフトウェア除却損 Loss on software retirement	—	—	282	△54.5%	—	—
その他 Other	—	—	38	△80.7%	146	—
税引前当期純利益 Income before income taxes and other	10,632	9.7%	25,820	12.5%	11,842	11.4%
法人税、住民税及び事業税 Corporate, residential and enterprise taxes	5,596	30.4%	12,253	22.2%	6,260	11.9%
法人税等調整額 Adjustment for corporate taxes and other	△1,073	476.9%	△1,304	284.7%	△1,299	21.1%
当期純利益 Net income	¥6,109	9.5%	¥14,870	12.1%	¥6,881	12.6%